

**REMARKS**

Claims 1-34 are pending, in which no claims are amended, canceled, withdrawn, or newly presented.

The final Office Action mailed May 20, 2005 rejected claims 1-28 and 30-33 under 35 U.S.C. § 103(a) as obvious over *Tabb et al.* (U.S. 5,787,416) in view of *Woloshin et al.* (U.S. Patent Application Publication No. 2002/0026410) and further in view of *Gifford et al.* (U.S. Patent Application Publication No. 2002/0131561), and claims 29 and 34 under 35 U.S.C. § 103(a) as obvious over *Tabb et al.*, *Gifford et al.*, and *Woloshin et al.* and further in view of *Perell et al.* (U.S. Patent Application Publication No. US 2001/0047347). Applicant respectfully traverses the rejection of all pending claims, and requests reconsideration of the claims.

The rejections of claims 1-34 are respectfully traversed because none of *Tabb et al.*, *Gifford et al.*, *Woloshin et al.*, nor *Perell et al.*, individually or in combination, teach or suggest the features of the claims. In particular, independent claims 1, 6, 11, 16, 21, 26, and 32 each recite determining whether an agent or sales representative has “enabled notification of account changes.” None of the applied references, singly or in any combination, teach or suggest this feature, much less generating an electronic mail message in response to “determining that the particular agent has enabled notification of account changes,” as recited, e.g., in claim 1.

For example, independent claim 1, directed to a method for providing an on-line billing system, recites, “storing account information of a plurality of customers in a database, the account information including information for associating each of the plurality of customers with a particular agent among a plurality of agents; generating a list of customer accounts corresponding to the particular agent from the account information; displaying the list via a web browser to the particular agent; detecting an event that changes an association between one of the customers and the particular agent; **determining whether the particular agent has enabled**

**notification of account changes; and in response to detecting the event and determining that the particular agent has enabled notification of account changes, generating an electronic mail message describing the event and sending the electronic mail message to the particular agent.”**

*Tabb et al.* (per Abstract) is directed to a relational database management system (RDBMS) having a hypertext report writing module. Relations between reports which are generated from the same or related database tables are recognized. The system automatically embeds (or assists the user in embedding) appropriate hypertext links so that information from one report may be cross-referenced immediately with information in another, related report. In addition to drill-down reports, the system may create comprehensive hypertext reports for automatically tying together information which is related through underlying table relations but which ordinarily appears in different reports. By automatically placing hypertext links or cross-indexes between reports, the system ties together relatable information into a single, cross-indexed hypertext report.

*Woloshin et al.* (per Abstract) is directed to an online paperless account approval and provisioning technique and system. A method and system is discussed for automatically approving an electronic account application (such as a merchant account) of an applicant to establish a valid account and provisioning the account with electronically integrated data systems in order to enable the applicant to provide a service. *Woloshin et al.* includes capturing account information via an online account application submitted by the applicant; automatically processing the account information using predetermined acceptance criteria; upon acceptance of the predetermined criteria, automatically approving the account; and automatically provisioning the approved account with the integrated data systems using the account information. As discussed in ¶ 20, when a merchant completes a Paperless Online Merchant Application, three e-

mails are automatically sent. The first e-mail, the “Autoresponder” 210 is sent to the merchant. This e-mail confirms receipt of their application and includes a copy of the MSP merchant agreement for the merchant's reference. The second and third e-mails 212 and 214 are sent to the partner and MSP sales representative, respectively. These e-mails contain data from the application. These two e-mails inform the partner and MSP sales representative that an application has been submitted.

The Office Action (pp. 3-4) correctly acknowledges that *Tabb et al.* “does not disclose determining whether the particular agent has enabled notification of account changes, and in response to detecting the event and determining that the particular agent has enabled notification of account changes.” The Office Action then contends:

Gifford discloses determining whether the notification of account changes has been enabled [Gifford, paragraph 1555 *[sic]*, step 520]. It would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify Tabb to include determining whether the particular agent has enabled notification of account changes, and in response to detecting the event and determining that the particular agent has enabled notification of account changes [Gifford, paragraph 1555 *[sic]*, step 520] as taught by Gifford for the purpose of receiving only electronic mails that require an action by the representative.

However, *Gifford et al.* (per Abstract) is directed to providing unified messages services to a subscriber. The subscriber utilizes an active interface embedded in an e-mail notification to control delivery of a non-literal, single media or multimedia message to the subscriber. The message may include of a hyperlink-based message, a voicemail message, a facsimile, and a video clip. The active interface provides access to communications-related services as well, including access to stock/options trading and bill payment. Fig. 5 of *Gifford et al.* relates to the processing of a message for the subscriber left by a caller. The caller leaves a voicemail or facsimile message. The system records the caller's message and stores it. A message notification server receives an indication that the subscriber has a new voicemail or facsimile

message. The message notification server uses the subscriber's profile information to determine if the subscriber has selected he/she receive e-mail notifications. If it is determined that the subscriber elected e-mail notification, the system gathers the information about the message for which the notification is being generated, the information including message type, length, sender and at what time it was left. The system then determines if a subscriber has enabled receipt of enriched (or active) e-mails. The system generates an e-mail addressed to the subscriber's e-mail account. Such an e-mail can be formatted in any valid format; however, a preferred embodiment utilizes MIME encoding format. (¶¶ 141-156)

Thus, *Gifford et al.* sends email to a subscriber only when a sender has already initiated a process of leaving a message, and the email that is sent to the subscriber is merely a notification of a message received from a sender. The subscriber may enable notification via email of **an already received message**, in stark contrast to **“determining whether the particular agent has enabled notification of account changes; and in response to detecting the event and determining that the particular agent has enabled notification of account changes, generating an electronic mail message describing the event and sending the electronic mail message to the particular agent,”** as recited, for example, by claim 1 of the present invention. Therefore, *Gifford et al.* does not suggest or disclose these features as urged by the Office Action, and the combination of *Tabb et al.*, *Gifford et al.*, and *Woloshin et al.* does not cure this deficiency. Thus, the rejection of claim 1 should be withdrawn.

For reasons similar to those stated previously with regard to claim 1, Applicant additionally submits that the rejection of independent claims 6, 11, 16, 21, 26, and 32 should be withdrawn.

*Perell et al.* is directed to a multiple-party data attribute management system and interface structure which permits different categories of users to contribute and control different types of

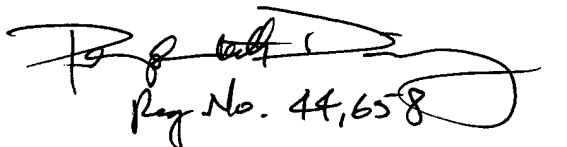
source data, while adding informational value to data contributed by other users. The system provides a secure repository for verified and authenticated data, and provides a system of controlled access to the repository. A data verification and certification system is used to create a data bank to match job seekers with potential employers based on verified resume data and employer specified search criteria. The system includes computer databases and interactive Internet based server systems.. (Abstract) When a member cancels his/her membership on-line, an e-mail is sent **to the former member's registered email account** with notice of the cancellation, thus informing the member of his/her own account cancellation, again in stark contrast to the features recited by the claims of the present invention. (§ 311) Applicant respectfully submits that none of the references individually, nor in any reasonable combination, suggests or discloses the missing features previously discussed with regard to independent claims 1, 6, 11, 16, 21, and 26, from which each of claims 2-5, 7-10, 12-15, 17-20, 22-25, and 27-34, respectively, depend. Thus, Applicant respectfully requests that the rejection of these claims be withdrawn.

Therefore, the present application overcomes the objections and rejections of record and is in condition for allowance. Favorable consideration is respectfully requested. If any unresolved issues remain, it is respectfully requested that the Examiner telephone the undersigned attorney at (703) 425-8501 so that such issues may be resolved as expeditiously as possible.

Respectfully Submitted,

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